

Exhibit

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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re

Israel R. McKinney
Jennifer H. McKinney

Case No. 11-61215
Chapter 7

Debtors.

APPLICATION FOR APPROVAL OF WAIVER OF DISCHARGE

1. This chapter 7 bankruptcy case was commenced on December 13, 2011.
2. The bankruptcy trustee filed a complaint objecting to the debtors' discharge and requesting a money judgment against the debtors on May 24, 2012. The adversary proceeding is case number 12-6024.
3. After discussions between the parties, through counsel, the debtors' have agreed to entry of a waiver of discharge pursuant to 11 U.S.C. § 727(a)(10). In exchange, the Trustee agreed to dismiss his objection to the debtors' discharge in case number 12-6024.


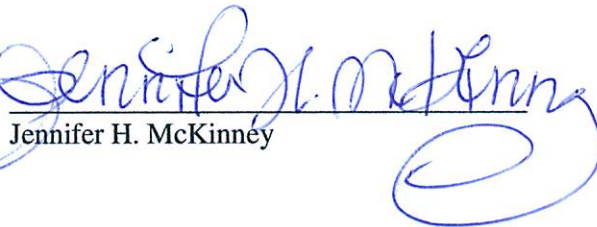
Waiver of Discharge

1. The debtors Israel McKinney and Jennifer McKinney waive their right to receive a discharge under 11 U.S.C. § 727(a)(10) in bankruptcy case number 11-61215.
2. The debtors understand that a future discharge will not discharge the debts that were scheduled or that could have been scheduled in this bankruptcy case, as specified by 11 U.S.C. § 523(a). The debtors agree not to file another bankruptcy petition for one year following entry of the order approving this waiver.
3. The debtors acknowledge that they had counsel in the bankruptcy case and that they have consulted counsel regarding the legal effect of waiving their discharge.

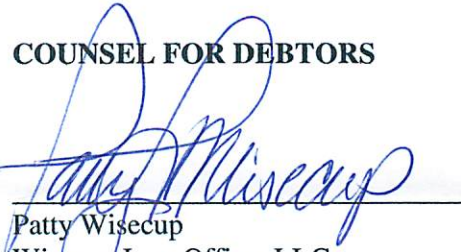
Application

The debtors Israel McKinney and Jennifer McKinney request that the Court approve the waiver of their discharge in this bankruptcy case.

DEBTORS


Israel R. McKinney
Jennifer H. McKinney

COUNSEL FOR DEBTORS


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ORDER

The application for approval of the waiver of the debtors' discharge came before the court.

Based on the application,

IT IS HEREBY ORDERED:

1. The debtors' waiver of their chapter 7 discharge is approved.
2. The debtors, Israel R. McKinney and Jennifer H. McKinney, are not entitled to a discharge under 11 U.S.C. § 727 in this bankruptcy case.
3. The debtors, Israel R. McKinney and Jennifer H. McKinney, shall not file another bankruptcy petition for one year from the date of this order.

Dated: _____

Dennis D. O'Brien
United States Bankruptcy Judge